

**REMARKS/ARGUMENTS**

Applicant respectfully requests the Examiner to approve the formal drawings filed on 6 April 2004.

Various claims are being amended as shown above. The claim amendments clarify the claim language and are not intended to limit the scope of the claims, unless the claim language is expressly quoted in the following remarks to distinguish over the cited art.

In the office action, claims 9 and 11 were rejected under 35 U.S.C. §112, second paragraph as the claim scopes are allegedly uncertain since the trademarks or trade names can not be used properly to identify any particular material response. Claims 9 and 11 are being amended in response to the rejection. For the above reasons, Applicant requests reconsideration and withdrawal of the rejection under 35 U.S.C. §112, second paragraph.

In the office action, claims 1-6, 12, 16-21, and 25-26 were rejected under 35 U.S.C. §102(b) as allegedly being anticipated by Lawrence, et al. (U.S. Patent App. Pub. No. 20020138371). Applicant respectfully traverses the rejection.

Lawrence is directed to a system that calculates a risk quotient 108 which is a scaled numerical score that represents a magnitude of risk associated with a particular transaction (Lawrence, paragraph 0054). The risk quotient 108 is calculated based upon a multiplication of weighted numerical values and information fields associated with the transaction. Therefore, Lawrence's system uses weighted numerical values and transaction information in order to

calculate a risk quotient 108 for a transaction, and the risk quotient value determines if the transaction is blocked or completed. Lawrence does not disclose and does not suggest a method where a risk factor is assigned to an order and where verification is performed on a set of information associated with the risk factor assigned to the order for purposes of detecting fraud, as substantially recited in claim 1. Accordingly, claim 1 is patentable over Lawrence.

Independent claims 16, 25, and 26 are also being amended to recite similar features that are not disclosed and are not suggested by Lawrence. Accordingly, each of the claims 16, 25, and 26 is patentable over Lawrence.

Claims 2-6, 12 and 17-21 are dependent on one of claims 1 and 16, and are each patentable over Lawrence for at least the same reasons that their respective base claim is patentable over Lawrence. Accordingly, claims 2-6, 12 and 17-21 are each patentable over Lawrence.

Furthermore, each of the claims 2-6, 12 and 17-21 recites additional features in combination with the features recited in their respective base claims where the combination are not disclosed or are not suggested by Lawrence. For example, claim 4 recites the act of verifying the set information to permit a fraud investigation process that requires a lower amount of resource and time, if the incoming order has been associated with the risk factor of low risk, and such features are not disclosed and are not suggested by Lawrence. Instead, Lawrence discloses the calculation of a risk quotient 108 by use of weighted numerical values and

transaction information, and the risk quotient determines if the transaction will be completed or blocked. Accordingly, each of the claims 2-6, 12, and 17-21 is patentable over Lawrence.

For the above reasons, Applicant requests reconsideration and withdrawal of the rejection under 35 U.S.C. §102.

In the office action, claims 7-11, 13-15 and 22-24 were rejected under 35 U.S.C. 103(a) as allegedly being unpatentable over Lawrence, in view of Kaweck, et al (U.S. Patent No. 5,963,625). Applicant respectfully traverses the rejection.

The Examiner correctly admits in the office action that Lawrence does not expressly disclose performing an auto-number identification search. In an attempt to overcome the deficiencies of Lawrence, the Examiner relies on Kaweck in an attempt to show various features.

Kaweck is directed to a method where a telephone caller's score is calculated based on various factors such as the caller's credit report, payment delinquency, frequency of calling, etc. (Kaweck page 1, lines 23-42). If the caller's score does not exceed an established minimum score, then the caller's phone call is blocked. Kaweck does not disclose and does not suggest the act of performing verification on a set of information associated with a risk factor assigned to an order. Therefore, the Lawrence-Kaweck combination does not disclose and does not suggest a method where a risk factor is assigned to an order and where verification is performed on a set of information associated with the risk factor assigned to the

order for purposes of detecting fraud, as substantially recited in the independent claims.

Claims 7-11, 13-15, and 22-24 are dependent on one of claims 1 and 16, and are each patentable over the Lawrence-Kawecki combination for at least the same reasons that their respective base claim is patentable over the Lawrence-Kawecki combination. Accordingly, claims 7-11, 13-15, and 22-24 are each patentable over Lawrence.

Furthermore, each of the claims 7-11, 13-15, and 22-24 recites additional features in combination with the features recited in their respective base claims where the combination are not disclosed or are not suggested by the Lawrence-Kawecki combination. Accordingly, each of the claims 7-11, 13-15, and 22-24 is patentable over the Lawrence-Kawecki combination.

For the above reasons, Applicants request reconsideration and withdrawal of the rejection under 35 U.S.C. §103.

New claims 26-42 are being added and each of the new claims recites features that are not disclosed and are not suggested by the cited reference, considered singly or in combination.

Applicant respectfully requests that a timely Notice of Allowance be issued in this case.

If the undersigned attorney has overlooked a teaching in the cited reference that is relevant to the allowability of the claims, the Examiner is respectfully requested to specifically point out where such teachings may be found.

CONTACT INFORMATION

If the Examiner has any questions or needs any additional information, the Examiner is invited to telephone the undersigned attorney at (805) 681-5078.

Date: April 6, 2006

Respectfully submitted,  
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